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How to Squeeze the Most Out of Your Time.

NAVIGATOR

How do you start your day? Years ago I started planning mine by writing everything down I would have to do the night before. I found that drawing up your list the night before prompts your subconscious to work on your plans and goals while you sleep. When you wake up, you feel ready to tackle your challenges.

When prioritizing and planning your time, consider the following points:

Key Questions.

What is the highest value-added action I can do?

What can I and only I do that I've done well before to make a difference?

Why am I on the payroll?

The answers to these questions help identify all that needs to be done and in what order. That, in turn, will bolster personal productivity.

Values.

Decide what's important to you and in what order. Make sure your values don't conflict with work. Energy spent worrying diminishes your abilities.

Consequences.

Every action has consequences—good and bad. Consider what rewards you'd reap by completing a task. Then, compare those rewards with the consequences of putting it aside. This process makes it easier to see which goals have a higher value.

The Pareto Principle.

Vilfredo Pareto, a 19th-century engineer, argued that 20 percent of what you do accounts for 80 percent of the value. When considering the importance of a task, ask yourself whether it's among the 20 percent that creates the most value.

Urgency vs. Importance.

An unexpected phone call or a drop-in visitor may be urgent, but the consequences of dealing with either may not be important in the long run. The urgent is other-oriented; it's caused by someone else. Important things are self-directed and have the greatest value for you.

The Limiting Step.

Standing between you and what you want to achieve is the limiting step. That's the bottleneck that determines how quickly you can reach your goal. It's important to identify that step and focus single-mindedly on getting that one thing done.

A Written Plan.

Lists of goals, tasks, and objectives are of no help unless they're written. Putting your plans on paper makes a seemingly elusive goal more concrete. There's a connection that takes place between the brain and the hand. When you don't write it down, it's fuzzy, but as you write it and revise it, it becomes clear.

Visualization.

See yourself doing what you need to get done. Visualization trains the subconscious to focus on completing tasks. Say, for example, that you want to begin each morning by exercising. Visualizing yourself doing sit-ups and push-ups the night before conditions the mind to do those the next day. When you prime your mind, it wakes you up even before the alarm clock goes off.

Remember you are a winner, and preparation goes a long way in helping you achieve all your goals.

(Source: Brian Tracy, one of America's leading authorities on the development of human potential and personal effectiveness. www.briantracy.com)

"A new idea is delicate. It can be killed by a sneer or a yawn; it can be stabbed to death by a guip and worried to death by a frown on the right man's brow."

-Charles Brower

WEB SITE PICKS

Statistical Resources on the Web

http://www.lib.umich.edu/govdocs/stats.html

When you're looking for numbers online, this collection of links to statistics sites can cut down your search time tremendously. The site is organized by topic, with sections

devoted to demographics, economics, education, health, labor, and much more.

"The thoughts we choose to think are the tools we use to paint the canvas of our lives."

—Louise Hay

WORDS OF WISDOM

- —Don't go for looks, it can deceive; don't go for wealth—even that fades away. Go for someone who makes you smile 'cause only a smile makes a dark day seem bright.
- —Dream what you want to dream; go where you want to go; be what you want to because you have only one life and one chance to do all the things you want in life.
- —May you have enough happiness to make you sweet, enough trials to make you strong, enough sorrow to keep you human, and enough hope to make you happy.
- —When one door of happiness closes, another opens, but often we look so long at the closed door that we don't see the one which has been opened for us.
- —The best kind of friend is the one you could sit on a porch or swing with, never saying a word, and then walk away feeling like that was the best conversation you've had.
- —It's true that we don't know what we've got until we lose it, but it's also true that we don't know what we've been missing until it arrives.
- —Always put yourself in another's shoes. If you feel that it hurts you, it probably does hurt the other person too.
- —A careless word may kindle strife; a cruel word may wreck a life; a timely word may level stress; a loving word may heal and bless.
- —The beginning of love is to let those we love be perfectly themselves and not to twist them with our own image—otherwise, we love only the reflection of ourselves we find in them.
- —The happiest of people don't necessarily have the best of everything; they just make the most of everything that comes along their way.
- —Maybe God wants us to meet a few wrong people before meeting the right one so that when we finally meet the right person, we should know how to be grateful for that gift.
- —Love is when you take away the feeling, the passion, the romance—and you find out you still care for that person.

- —Love comes to those who still hope even though they've been disappointed, to those who still believe even though they've been betrayed, to those who still need to love even though they've been hurt before.
- —It hurts to love someone and not be loved in return, but what is the most painful is to love someone and never find the courage to let the person know how you feel.
- —The brightest future will always be based on a forgotten past. You can't make the most of life until you let go of your past failures and heartaches.
- —Giving someone all your love is never an assurance that they'll love you back! Don't expect love in return, just wait for it to grow in their hearts, but if it doesn't, be content it grew in yours.
- —When you were born, you were crying and everyone around you was smiling—live your life so that when you die, you're smiling and everyone around you is crying.

HEALTHY FOOD TIP

Fructose and Fat

Watch those labels for added fructose. Fructose intake increases fat profiles unfavorably.

Fructose intake has increased steadily during the past two decades. The objective of a research study was to determine the effect of fructose intake on lipid metabolism in test animals. The data suggest that long-term fructose consumption has strong adverse effects. It can increase triglycerides and cholesterol.

[Note that the study applies to fructose in an isolated form, not fructose as it appears in foods naturally.]

(Source: Journal of Nutrition 2002; 132:918–923)

"Kind words can be short and easy to speak, but their echoes are truly endless."

—Mother Teresa

HUMOR

QUESTION: How many dogs does it take to change a light bulb?

Golden Retriever: The sun is shining, the day is young, we've got our whole lives ahead of us, and you're inside worrying about a burned-out bulb?

Border Collie: Just one. And then I'll replace any wiring that's not up to code.

Dachshund: You know I can't reach that damned stupid lamp!

Rottweiler: Make me.

Lab: Oh, me, me!!!! Pleeeeeeze let me change the light bulb! Can I? Can I? Huh? Huh? Huh? Can I?

Siberian Husky: Let the Border Collie do it. You can feed me while he's busy.

Jack Russell Terrier: I'll just pop it in while I'm bouncing off the walls and furniture.

Poodle: I'll just blow in the Border Collie's ear, and he'll do it. By the time he finishes rewiring the house, my nails will be dry.

Cocker Spaniel: Why change it? I can still pee on the carpet in the dark.

Doberman Pinscher: While it's dark, I'm going to sleep on the couch.

Boxer: Who cares? I can still play with my squeaky toys in the dark.

Mastiff: Mastiffs are NOT afraid of the dark.

Chihuahua: Yo quiero Taco Bulb.

Irish Wolfhound: Can somebody else do it? I've got this hangover.

Pointer: I see it, there it is, there it is, right there.

Greyhound: It isn't moving. Who cares?

Australian Shepherd: First, I'll put all the light bulbs in a little circle.

Old English Sheep Dog: Light bulb? I'm sorry, but I don't see a light bulb?

German Shepherd: Alright, everyone stop where you are! Who busted the light? I SAID STOP WHERE YOU ARE!

Great Dane: Do any of you need to reach the lightbulb by climbing on my back?

Hound Dog: ZZZZZZZZZZzzzzzzz

Cat: Dogs do not change light bulbs. People change light bulbs. So the question is: How long will it be before I can expect light?

THOUGHT DE JOUR

Mud Puddles and Dandelions

When I look at a patch of dandelions, I see a bunch of weeds that are going to take over my yard. My kids see flowers for Mom and blowing white fluff you can wish on.

When I look at an old drunk and he smiles at me, I see a smelly, dirty person who probably wants money, and I look away. My kids see someone smiling at them and they smile back.

When I hear music I love, I know I can't carry a tune and don't have much rhythm, so I sit self-consciously and listen. My kids feel the beat and move to it. They sing out the words. If they don't know them, they make up their own.

When I feel wind on my face, I brace myself against it. I feel it messing up my hair and pulling me back when I walk. My kids close their eyes, spread their arms and fly with it until they fall to the ground laughing.

When I pray, I say thee and thou and grant me this, give me that. My kids say, "Hi God! Thanks for my toys and my friends. Please keep the bad dreams away tonight. Sorry, I don't want to go to Heaven yet. I would miss my Mommy and Daddy."

When I see a mud puddle, I step around it. I see muddy shoes and dirty carpets. My kids sit in it. They see dams to build, rivers to cross, and worms to play with.

I wonder if we are given kids to teach or to learn from? No wonder God loves the little children!

"Enjoy the little things in life, for one day you may look back and realize they were the big things."

Just a reminder about the important things in life.

I wish you Mud Puddles and Dandelions!
—Author Unknown

"What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others."
—Pericles

PROVERB OF THE MONTH

You Scratch My Back, and I'll Scratch Yours

Meaning: If you help me, I'll help you.

As early as 1536, we find Erasmus' "Adagia" quoting, "Mutuum muli scabunt," meaning, "Mules scratch each other." It shows reciprocity, even among animals, and people can learn from that. Different versions of the proverb have existed throughout history, but since the 19th century, this has been the most common version used.

In July of 1965, Sir Edward Bulwer and Charles Dickens both attended the inauguration of the Guild of Literature and Art. They were complimenting each other left and right, so much so that it prompted a writer in the "Saturday Review" to comment thusly: " . . . a wonderful match of mutual admiration and laudation . . . look forward to more back scratching."

INTERESTING FACTS

Did You Know?

- If you yelled for eight years, seven months, and six days you would have produced enough sound energy to heat one cup of coffee.
- The human heart creates enough pressure when it pumps out to the body to squirt blood 30 feet.
- A cockroach will live nine days without its head before it starves to death.
- Banging your head against a wall uses 150 calories an hour.
- The male praying mantis cannot copulate while its head is attached to its body. The female initiates sex by ripping the male's head off.
- The flea can jump 350 times its body length. It's like a human jumping the length of a football field.
- The catfish has over 27,000 taste buds.
- · Butterflies taste with their feet.
- The strongest muscle in the body is the tongue.
- Elephants are the only animal that cannot jump.
- A cat's urine glows under a black light.
- An ostrich's eye is bigger than its brain.
- · Starfish have no brains.
- Polar bears are left-handed.

WORK/LIFE BALANCE

Tips for a Healthy Work/Life Balance

If you're a workaholic who is caught up in too much work and too many personal commitments, then . . .

Be honest with yourself. The first step in curing any addiction is an honest self-appraisal. Everyone suffers from feelings of insecurity. The workaholic deals with these feelings by proving that he/she can work harder and faster. What insecurity is hiding behind all the running around? Are you only worthwhile if you achieve things?

Take a holistic approach. Attend to your personal as well as professional goals. Focus on being a person first—play, laugh, dream, rekindle your curiosity.

Evaluate your life. If you only had one more month to live, what would you do? Don't wait —do it now!

Learn to see the beauty in the small and the weak. Don't continue to be seduced by power, money, and size. Let the meek, mild, sick, or very old teach you about matters of the heart. They will accept you for who you are—they probably won't be impressed by your achievements.

Understand that life is an ongoing project. Tell yourself that it's okay not to complete everything today. Practice leaving partially completed work on your desk.

Remember, life is a journey, not a destination.

—Evelin Saxinger

HEALTH AND FITNESS

Exercise and Blood Pressure

New findings confirm all the old ones: exercise is important both for treating high blood pressure and preventing the condition from developing in healthy people. So the message to one and all is: GET MOVING!

Even if your blood pressure is normal, walking, cycling, jogging, or swimming can help any subsequent risk of heart attack and stroke. Study after study—randomized and controlled—confirm this, again and again.

In addition to the cardiovascular risks, high blood pressure can damage kidneys, eyes, and brain. Blood pressure is considered elevated if the reading is 140/90 or higher. But statistics show that about 25 percent of U.S. adults have high blood pressure, and up to 30 percent are sedentary. Results show that a variety of types of aerobic exercise at all frequencies are beneficial to those who were previously sedentary. In other words, some activity is better than none.

The aim is to get at least 30 minutes of moderate exercise on 5 or more days a week.

(Source: Betty Kamen, Ph.D., and Dr. Michael Rosenbaum, M.D. at *www.bettykamen.com* Taken from Annals of Internal Medicine 2002;136:493–503)

It only takes one person to change your life—you."
—Ruth Casey

THE WORKPLACE

What Motivates You at Work?

Have you ever thought about what motivates you? What gets—and keeps—you going? When we know WHY we do something, we can use that information to accomplish more. Knowing what motivates us will help us achieve our goals, both personal and professional.

No matter what we do for a living, or where we do it, what motivates us can be found in the following list. Many of us believe that the only reason we work is money. Although there is no question that money, or what it buys (rent, food, etc.) is a prime motivator, money alone does not create the sense of fulfillment and accomplishment that many of us are seeking.

Prioritize the following motivators for yourself. Once you've identified what works for you, share it with your boss. If you're the boss, ask your reports to prioritize their motivators. Whether you're the boss, the employee, or it's just you (like a work-at-home mom or a solopreneur), this is very important information to know about yourself.

INDEPENDENCE: The freedom to run your business activities as you wish and to be independent of superiors; the opportunity to "be your own boss." Do you ever feel restricted? Do you feel overcome by rules and red tape? Are you often in disagreement with superiors?

RECOGNITION: The tangible rewards you get for doing a job well, such as being singled out in a publication or speech. How important is winning to you? How do you feel when others get recognition? Do you go out of your way to win awards?

ACHIEVEMENT: The feeling that you get from successfully accomplishing a job . . . overcoming obstacles and obtaining goals. Is your performance relative to your effort? How do you feel when you have completed a task? What kind of goals do you set for yourself?

LEISURE TIME: The amount of time that you have free to use as you wish and the extent of enjoyment that you get from the use of that time. Do you find yourself neglecting things? Have you postponed a desired activity? Do you really enjoy your leisure time?

POWER: The sense of control that you feel you have over your destiny and the destiny of others . . . your feelings of influence to direct the behavior of others. Do you feel that you have control over your destiny? Do people tend to lean on you, ask your approval? Do you find yourself doing things you'd rather not do?

PRESTIGE: The respect accorded you by your peers and by business or community associates. Is prestige important to you? Do others tend to hold you in esteem? Do you find yourself doing things to gain esteem?

MONEY: The amount of personal financial income provided by your job. Are you proud of what you earn? Do you tend to talk about money or how you spend, save, or invest it?

PRESSURE: The constant feeling or need to show continuing improvement in the performance of your job. Do you feel guilty about not exerting enough effort? Do you continually feel that you must do more? Do you want continual motivation from superiors?

SELF-ESTEEM: Your feeling of self-worth . . . how you feel you compare with your peers. Are you confident that you do as well as you can? Do you feel guilty about poor performance? Are you satisfied with your performance?

FAMILY LIFE: The amount and quality of activities that you engage in with your family. Do you spend enough time with your family? Is time meaningful when with them? Do they talk about the time that you spend with them?

SECURITY: The certainty that you feel of maintaining your position . . . the feeling that tomorrow will be at least as good as today. Is job security important to you? Are you afraid to try something new? Do you do things that tend to secure your job?

PERSONAL GROWTH: The feeling of growing as an individual or becoming more competent, more efficient—a better person. Do you think that you have grown over the past year? Do you do specific things that result in improvement? Do you have plans for doing more?

(Source: LIMRA International—a worldwide association focused on motivation in the work area and providing research, consulting, and other services to insurance and financial services companies worldwide.)

FINANCES

Title Games

Suppose your mother, age 85, has \$100,000 worth of securities that cost her \$20,000. If she dies and leaves her portfolio to you, you'll inherit with a "step-up in basis," under current law. You can sell the inherited securities and owe no capital gains tax on all the appreciation during your mother's lifetime.

But what if your mother names you as joint owner during her lifetime? Will you get a basis step-up on your mother's \$50,000 but no step-up on your \$50,000 share? Fortunately, the full tax break need not be lost. If two co-owners are not married to each other, the estate of the first owner to die will include a share of the property based on the portion of the original purchase price furnished by the decedent.

Thus, if your mother owns securities outright and adds you as a joint owner, 100 percent of the securities will be included in her estate. You'll get a full step-up in basis after you inherit. On the downside, if your mother names you as joint owner, no one else can inherit those assets, even your other siblings. If your sister who lives around the corner from your mother is the one whose name goes on the brokerage account, then all of the securities will go to your sister and none to you. In these circumstances, a trust may work best to protect all parties. One of the siblings could be a co-trustee, empowered to act if your mother became incapacitated.

(Source: Retirement & Financial Planning Report published by *FEDweek*)

"Whenever you're in conflict with someone, there is one factor that can make the difference between damaging your relationship and deepening it. That factor is attitude."

—Timothy Bentley

WORTH KNOWING

The Top 10 Thoughts for Success

- 1. If your life isn't working the way you want it to, notice if you are lying.
- 2. If you don't know what direction to take, you haven't acknowledged where you are.
- 3. What you are afraid to do is a clear indicator of the next thing you need to do.
- 4. The way to win is to make it okay to lose.
- 5. If you have to be happy, you'll always be unhappy.
- 6. You can only have two things in life, reasons or results . . . reasons don't count.
- 7. Things are not what they seem, they are what they are.
- 8. If you require someone to change, you require that person to lie to you.
- 9. Whatever you are willing to put up with is exactly what you will have.
- 10. Others can stop you temporarily, only you can stop yourself permanently.

(Source: Patti Kaprelian, personal and professional success coach, at apcoach@aol.com. Copyright 2000, 2001, 2002 by Thomas J. Leonard)

Questions/Comments to:

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An online version of this newsletter may be found at http://www.hq.nasa.gov/office/codec/cc/navig-7.pdf